



benefits for life

State of Michigan Optional Coverage Program



Be Safe



Be Protected



Be Prepared



2016 Benefits for Life Optional Coverage Program — A Preview for Eligible Employees

This bulletin provides an overview of the 2016 **Benefits for Life** voluntary, 100% employee paid program, including benefit information and details about the online **Benefits for Life** enrollment process. Watch for more e-mails in the weeks ahead.

Online Enrollment Process for 2016

The 2016 open enrollment process will begin **March 21st** and end **April 8th, 2016**. You can enroll or make changes to your existing coverage online or over the phone by following these simple steps:

Enroll Online

1. Enter www.benefitsforlife.org into your Internet browser.
2. Follow the login instructions.
NOTE: Usernames and passwords created in prior years are no longer valid. You will need to register again as a first time user.
3. Review your existing coverages where applicable.
4. Make new or change your elections online for Accident Insurance, Supplemental Term Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, the Legal Plan and/or the Discount Plan.
5. Universal Life Insurance and Critical Illness Insurance enrollment is available online. Changes to existing coverages in these benefits must be completed with a **Benefits for Life** Representative.
6. Request quotes for Auto and Home Insurance.
7. Confirm your elections and print your confirmation statement. If you enroll in the Discount Plan, your discount code will be printed on your confirmation statement.

Important: You must select "I agree" on the confirmation page or your elections will not be recorded.

Enroll by Phone

1. Call 888-825-8395 and inform the **Benefits for Life** Representative that you would like to enroll or change your existing coverages.
2. A **Benefits for Life** Representative will answer your questions and enroll you in the **Benefits for Life** Optional Coverage Plans.

Questions or Need Help? If you have questions about benefits or the enrollment process, or if you need help logging into the enrollment site, please call 888-825-8395.



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Be Informed (2016 *Benefits for Life* Program)

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations change, so does the need for appropriate coverage. Through **Benefits for Life**, you have the ability to select the benefits you want and to create a package that fully meets your specific needs and those of your family.

For 2016, you can choose from the following plans:

- Enhanced Accident Insurance plan¹
- Legal Plan: *UltimateAdvisor*TM or *UltimateAdvisor Plus*TM
- Universal Life with Long Term Care (LTC) Insurance Coverage
- Critical Illness Insurance
- Supplemental Term Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance
- Auto and Home Insurance
- FREE Discount Plan

Highlights for 2016

Legal Plan: Offset the cost of attorney fees that are paid-in-full for most covered matters.

- The legal plan gives you a choice of coverage– the *UltimateAdvisor*TM plan for \$10.58 per pay period or the *UltimateAdvisor Plus*TM plan, which includes **Identity Theft Protection** and **Caregiving Benefits** for \$11.73 per pay period.
- If you are currently enrolled in the *UltimateAdvisor*TM plan, you may keep your existing coverage or enroll in the *UltimateAdvisor Plus*TM plan, online or over the phone.
- Both plans are offered to all eligible employees.

Supplemental Term Life Insurance: Serves as financial protection in the event of death.

- You can elect Supplemental Term Life Insurance coverage up to \$350,000 without answering medical questions.

Next Steps

Visit www.benefitsforlife.org to complete your enrollment.

For more information, please review the plan materials and watch the NEW **Benefits for Life** videos on the Employee Benefits Division website, www.michigan.gov/employeebenefits.

Select **Voluntary Benefits (Active Employee)** from the left menu.

¹This is the last opportunity for current Accident Insurance plan policyholders to enroll in the Enhanced Accident Insurance plan.